

# Housing

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Housing is the most basic element of a community. Determining that a community's housing stock is sufficient to meet the needs of its population is one of the main objectives of comprehensive planning. Equally important is ensuring that people have access to diverse and affordable housing options, regardless of their physical, social, cultural or economic status.

This chapter provides information about Enfield's housing stock, such as the total number of housing units, the number of units in a structure, age of structure, occupancy rates and tenure, housing values and affordability. Important housing studies and policy documents are examined too, to ensure consistency with other plans and laws. The conclusions derived from this information will be used to identify problems and opportunities in the local housing market and as a basis for the development of housing policies that will guide the community over the next 10 years.

## Housing Studies, Plans & Policies

There are several policy and planning documents that have concepts and recommendations relevant to Enfield's housing issues. The Town's updated POCD can benefit from being consistent with the documents summarized in the following section. In addition, there are certain housing laws and regulations that municipalities and individuals must comply with. A complete listing of fair housing laws is available at:  
<http://www.hud.gov/offices/fheo/FHLaws/index.cfm>

### *Connecticut General Statutes*

The Connecticut General Statutes define the powers delegated to municipalities by the State. Section 8-2 of the Connecticut General Statutes prescribes the objectives of municipal zoning regulations. The section states that every Connecticut municipality shall:

*"encourage the development of housing opportunities, including opportunities for multifamily dwellings, consistent with soil types, terrain and infrastructure capacity, for all residents of the municipality and the planning region in which the municipality is located, as designated by the Secretary of the Office of Policy and Management under section 16a-4a. Such regulations shall also promote housing choice and economic diversity in housing, including housing for both low and moderate income households..."*

In spite of this, the Report of the Blue Ribbon Commission to Study Affordable Housing, dated February 1, 2000, found that over half of Connecticut's municipalities have not followed this legislative directive.<sup>4</sup>

### *State Conservation and Development Policy Plan 2005-2010*

The State Conservation and Development Policy Plan for 2005 through 2010 described the aspirations for housing development, management and finance in all of Connecticut. The Plan recognized that urban and suburban communities have different development opportunities,

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<sup>4</sup> Office of Policy and Management, State of Connecticut. Conservation and Development Policies Plan for Connecticut 2005-2010. Pg. 37

and that each community's development decisions have an impact within their region. For the sake of efficiency, cost and the natural environment, the Plan encouraged –and required in some cases– state agencies and municipalities to be consistent with state housing policies and to collaborate in creating and implementing effective housing controls. Specifically, the State Policy Plan said:

*“Housing policy needs to be managed in a manner that promotes inclusionary zoning practices at the municipal level, affords municipalities the ability to maintain the unique character of their communities and address housing choice and mobility on a regional basis.”*

In addition, the Plan specifically called for a balance between rental ownership units, density, greenspace and income diversity.

### *Long Range State Housing Plan/Consolidated Housing Plan 2005-2009*

The Long Range State Housing Plan of 2005-2009 was completed by the Connecticut Department of Economic and Community Development simultaneously with the Consolidated Housing Plan. The Long Range State Housing Plan determines how the agency will administrate housing development and subsidy programs that use state funds, while the Consolidated Housing Plan addresses the use of federal funds. The plan assesses current housing needs and market issues, and creates a strategic plan to address those needs. The key points of the plan are summarized here to provide an idea of how Enfield can align its housing projects with the State's funding priorities.

The State's top priority is to improve the ability of low and moderate income residents to access homeownership and rental housing opportunities. To address this, one of the Plan's key strategies is to support mixed-income development in areas where there are few low and moderate income households. The second priority is helping persons who are homeless or have special needs to get a decent and accessible place in which to live. Also, the State talks about the importance of making support services accessible to those who need them. Preventing homelessness was mentioned as one of the State's greatest challenges given first the limited amount of funds now available as a result of the economic crisis, and the dramatic loss of jobs seen in the state, particularly in the Hartford area, as the second greatest challenge.

To improve housing development for all, the State wants to promote, among other things, the following:

- Reusing historic structures and adapting them for residential use
- Building new development within walking distance of public transportation, or motivating people to move to places served by public transportation
- Maximizing the use of existing infrastructure by promoting infill development and redevelopment rather than extending infrastructure to new developments in areas without such services
- Discouraging development that is not consistent with state, regional and local land use policy

Finally, the Plan talks about the importance of monitoring housing cost patterns and zoning practices in each region, and creating plans that support inclusionary, affordable, fair-share housing policies.

*Blue Ribbon Commission on Property Tax Burdens and Smart Growth Incentives<sup>5</sup>*

This report hypothesizes that the state's over reliance on property taxes as a way to fund local activities encourages sprawl. The report explains that dense urban areas require more services than sub-urban and rural areas. Consequently, higher taxes are required to fund services in urban areas. Sub-urban and rural areas tend to provide fewer services and require lower taxes. This motivates people to move to areas where they will pay lower taxes. As urban areas lose population, the tax base shrinks while the level of services remains the same. Taxes are raised to compensate, but at the expense of the population who is less able to pay them. The report further suggests that promoting smart growth would promote efficiency in public services, resulting in lower taxes.

The Commission recommended that the state reduce its over reliance on property taxes and find alternative funding mechanisms. The Commission identified that there was not a good balance between property wealth and income wealth and determined that the state's objective should be to fund public services through more equitable means. The three most significant recommendations were to:

- change land use enabling legislation to designate “preferred growth areas” and that those designations should be consistent across local, regional and state plans
- use fiscal policies as incentives for smart growth
- use taxation measures that encourage the highest and best use of unused real property without requiring additional government funding (no subsidies)
- encourage transfer of development rights within municipalities and between municipalities

*Achieving the Balance: A Plan of Conservation and Development for the Capitol Region*

The Capitol Region Council of Governments created a set of housing policies with the goal of increasing housing choices throughout the region for residents of a variety of ages, incomes and location preferences. The Plan encouraged local municipalities to explore new planning and zoning approaches that can expand the diversity of housing options in the community, integrate households of different incomes, and deconcentrate poverty. It gave particular importance to meeting the housing needs of the region's youngest and oldest households, whose incomes tend to be lower than the rest of the population. Recognizing the role housing plays in economic development, the plan emphasized on preserving affordable rental housing as a strategy to retain and attract young workers. Finally, the Plan talks about improving the regional transportation system and its connection to residential and employment areas.

*1999 Town of Enfield Plan of Conservation and Development*

The Town's 1999 POCD underscored the wide range of housing types and state and federal housing/financing programs offered in Enfield, enabling people of all income levels and housing needs to live in the Town. The goal was to continue providing this variety of housing and government assistance programs by using appropriate zoning tools and participating in state and federal housing assistance and community development programs. In addition, the Plan had a section dedicated to specific neighborhood strategies designed to deal in a fresh, new way with the Town's two recurring goals since 1965:

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<sup>5</sup> State of Connecticut Blue Ribbon Commission. Report on Property Tax Burdens and Smart Growth Incentives. October 2003.

- Reversing the deterioration of Thompsonville, North Thompsonville and Hazardville; and
- Protecting newer neighborhoods from undesired commercial use, inappropriate residential densities, and intrusive traffic

The neighborhood strategies, however, addressed more than housing issues and included recommendations for financial support and incentives, building and site reuse, transportation improvements, open space acquisition, zoning and urban design.

### *1992 Thompsonville Revitalization Strategy*

The Thompsonville Revitalization Strategy was a thorough housing and retail market analysis for Thompsonville in 1992. While almost 20 years have passed and few of the recommendations have been implemented, many of the Strategy's conclusions still seem to be relevant in 2009. The Strategy described Thompsonville as a community of young, small and low income households where rental units predominate and housing values for owner-occupied units are lower than in other parts of Enfield. It also described it as a "neighborhood-scaled market area" where the key attraction for area residents was the convenience and ability to walk short distances on the way to or from work for shopping.

The Strategy concluded that there was a moderate demand for new housing units in Thompsonville, but also warned that satisfying that demand would not be a profitable endeavor unless public subsidies were available. The reason for this was that higher rental prices, and higher land, construction and conventional financing costs would put the new units out of reach of the market for which they were intended. According to the Strategy, the market for new housing development in Thompsonville was comprised of moderate-income families that sought affordable but high quality design, strong property management and a moderate level of amenities. The projected housing demand was approximately 33 to 40 rental apartment units and three to four owner-occupied housing units over the following three years.

Similarly, the report indicated that the demand in the rest of Enfield was being generated by households desiring affordable units. The study also mentioned that there was an opportunity to develop multi-family residential units in central Enfield in the area adjacent to Thompsonville.

### *White Paper: Enfield Key Issues, Key Opportunities and Recommended Strategies*

White Paper: Enfield Key Issues, Key Opportunities and Recommended Strategies was completed in 2000, and was intended to be an update to the Thompsonville Revitalization Strategy. However, the White Paper is problematic as a planning document because it lacks data to support the validity or appropriateness of its recommendations. The Paper claims that the vision presented in the Thompsonville Revitalization Strategy is unrealistic because the scale of proposed developments is larger than the area's current market. Also, it claimed that new construction would be more expensive than the prevailing rents in the area. The Paper proposed promoting homeownership in the area as a solution to the high rate of turnover, transiency and poor property maintenance associated with rental housing. It proposed this under the assumption that homeowners will care better for their properties than renters. The Paper also echoes fears that promoting homeownership alone will not be successful because the neighborhood is not perceived to give prospective investors enough confidence in the future value of their property.

The White Paper's recommendations involving housing included:

- Using historic preservation assistance programs to stimulate reinvestment in the neighborhood

- Creating residential property acquisition incentives such as homesteading and tax credit programs
- Encouraging developers and area residents to use alternative property ownership models such as “mutual housing” as a way to get renters more involved in property maintenance
- Taking a team approach to code enforcement
- Using the special powers given under Sec. 7-606 of the Neighborhood Revitalization Zone program (if the area was given such a designation) to deal with problem property owners who have buildings with unresolved building code violations
- Allowing Bigelow Commons to expand rental housing units
- Targeting housing reinvestment programs in Enfield St.; Elm St. and North Main St.; and lower Pearl St. south of High St.
- Spreading public funds for modest rehabilitation work over the entire target area to achieve greater visibility, instead using funds on a single, large project

## Local Housing Agencies

The following agencies address housing issues in the Town of Enfield:

**Enfield Housing Partnership** is a currently inactive committee that grouped members from various town committees and commissions and the Mayor to increase the supply and availability of affordable housing in Enfield.

**Fair Rent Commission** was established under provision 274 of the State of Connecticut Public Acts of 1969. Its purpose is to receive and hear complaints of excessive rents, study the charges, control and eliminate excessive rents. Committee members are appointed by the Town Manager, consisting of 2 tenants, 2 landlords and 3 homeowners. In addition, there are two Complaint Investigators. The Commission meets as needed.

**Enfield Housing Authority** was established under Section 8-40 of the Connecticut General Statutes to oversee the operation and management of low and moderate income properties owned by the Authority. There are five members, one tenant living in Authority property, two liaisons of the Town Council, and the Authority’s Executive Director. The Authority meets monthly.

The Enfield Housing Authority recently submitted and got approved its 2009 Annual Agency Plan required by US Dept. of HUD. It has also been working on maintaining its properties and redeveloping Enfield Manor. A total of \$168,000 was invested in about 80 renovation projects and site improvements. The Enfield Manor redevelopment plans, however, are on standby until funding is restored (funding sources withheld money in light of the economic crisis). The Authority indicates that the improvements helped reduce vacancies in the elderly, moderate rental, and congregate housing programs.

The **Housing Code Appeals Board** was created under Section 5A-7 of the Enfield Town Code in accordance with the Connecticut General Statutes. Its purpose is to hear appeals from homeowners who have been issued notices that their property is unfit for habitation (condemned) or does not comply with minimum standards. There are five members, of the following professions: a fire chief; a licensed architect or civil engineer; a building, plumbing or electrical contractor; a licensed physician or registered nurse; a professional psychologist or social worker. The board meets as needed.

The **Loan Review Committee** was established in 1983 by Town Council to review and approve loan applications, deferred payment applications and forgiveness loans; and to recommend policy and guideline changes to the Residential Rehabilitation Program. The committee meets monthly and has 5 regular members and 2 alternates (two are councilpersons, the rest are residents or business owners from one of the three target areas).

## Housing Characteristics

### *Total Units*

The total number of housing units in Enfield in 1998 was 16,853.<sup>6</sup> In 2000, it increased to a total of 17,043 units.<sup>7</sup> According to census estimates for the period 2005-2007, Enfield's housing stock decreased to a total of 16,894 units. In contrast, the Connecticut Department of Economic and Community Development (DECD) estimates that there are now 17,293 housing units in Enfield.<sup>8</sup> DECD records show that an average of 50 building permits was given annually in Enfield from 1990 to 2007. The total number of residential building permits given in Enfield from 2000 to 2007 is 310.<sup>9</sup>

### *Occupancy*

Vacant housing was not a significant problem in Enfield in 2000: only three percent of all housing units (625) were vacant. Of those units that were vacant, 44% were waiting to be rented and 26% were waiting to be sold. The remaining units remained vacant for other reasons. Of the units that were occupied, 75% were occupied by their owners.

By 2005-2007, the total number of housing units decreased, leading to a lower percentage of both occupied and vacant units. However, the proportion of owner-occupied housing was higher in 2005-2007 than in 2000. In 2005-2007, there were 3.6 owner-occupied units for every renter-occupied unit.

Figure 30 illustrates how the proportion of owners to renters varied by area in 2000. The Thompsonville neighborhood appears to have a higher proportion of renters than other parts of the Town of Enfield. Figure 31 shows how the reasons for which certain units are vacant varied by area in 2000. The Thompsonville neighborhood stands out because it had a greater diversity of reasons for which certain units were vacant. Most census tracts had one or two reasons why certain housing units were vacant in 2000.

### *Housing Type*

The majority of houses in Enfield in 2000 were single-family, detached houses. The percentage of single-family, detached houses and 2-family houses in 2005-2007 increased, while 3 or 4-family houses decreased. (See Table 13)

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<sup>6</sup> Town of Enfield, CT and Harrall-Michalowski Associates, Inc. Plan of Conservation and Development for the Town of Enfield, CT. May 20, 1999. Pg. 42

<sup>7</sup> US Census Bureau. H1. Housing Units. Census 2000 Summary File 3, Sample Data.

<sup>8</sup> Connecticut Department of Economic and Community Development. Connecticut Housing Inventory by Town 1990-2007. Retrieved on Jan. 14, 2009 from: <http://www.ct.gov/ecd/cwp/view.asp?A=1106&Q=250640>

<sup>9</sup> Connecticut Department of Economic and Community Development. Annual Housing Permit Data by Town 1990-2007. Retrieved on Jan. 14, 2009 from: <http://www.ct.gov/ecd/cwp/view.asp?A=1106&Q=250640>

## Household Size

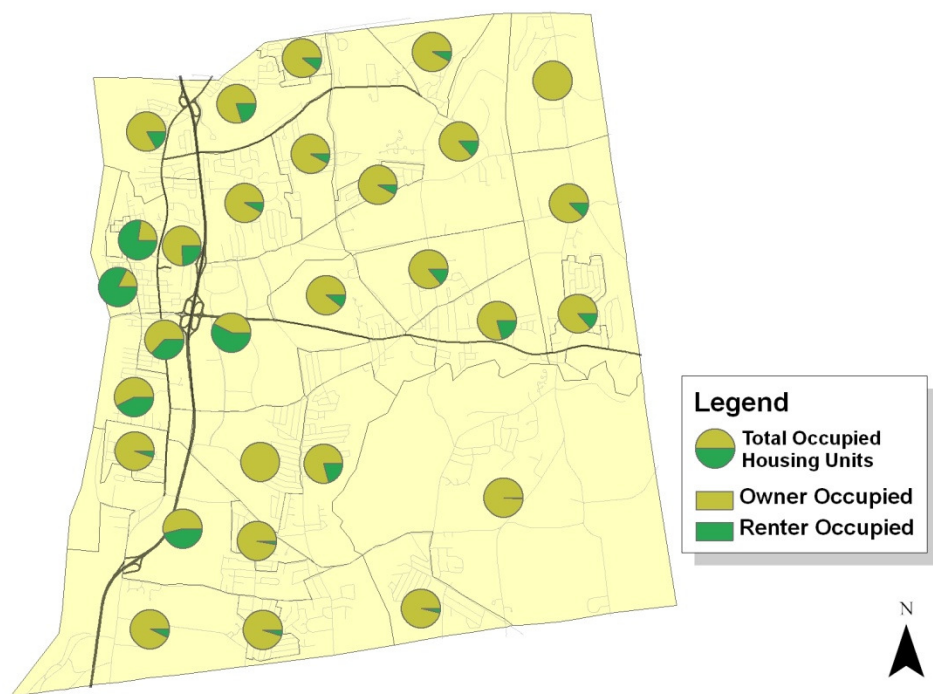
Approximately 50% of occupied housing units in Enfield were 1 and 2-person households in both 2000 and 2005-2007. Three and four-person households accounted for approximately 30% of all occupied housing units. Three and five-person households increased slightly between 2000 and 2005-2007. (See Table 14)

**Table 12 Housing Occupancy Statistics for Enfield**

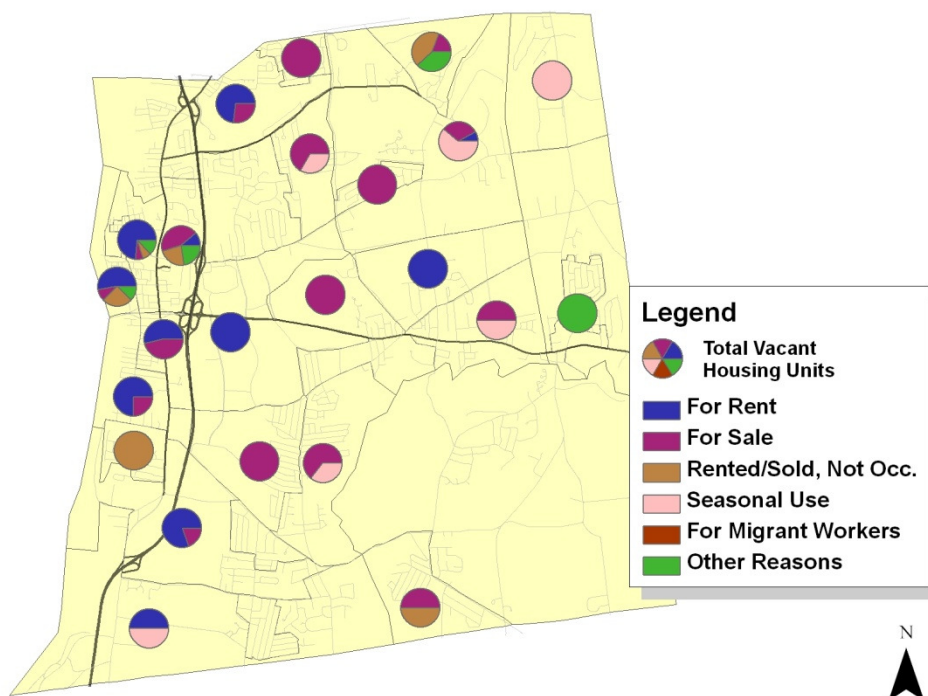
	Percent (%)			
	Town of Enfield		Hartford MSA	
	2000	2005-2007 Estimate	2000	2007 Estimate
Occupied Units	96.33	95.57	94.78	92.54
Owner-occupied	75.64	78.37	65.99	69.08
Renter-occupied	24.35	21.62	34	30.91
Vacant Units	3.67	3.42	5.21	7.45
For rent	44	*	40.75	31.22
For sale only	26.08	*	15.31	9.05
Rented or sold, but not occupied	9.92	*	8.83	10.26
For seasonal, recreational, or occasional use	10.88	*	18.72	14.84
For migrant workers	0	*	0.14	0.43
Other reasons for vacancy	9.12	*	16.23	34.17

\* Due to issues with a small sample size, the 2005-2007 ACS data on reasons for vacancy was limited to the following: For rent, for sale only, and rented or sold, not occupied: 404 units; All other vacant units: 174 units.

Source: US Census Bureau. H6. Occupancy Status, H7. Tenure and H8. Vacancy Status. Census 2000 SF 3, Sample Data; B25002. Occupancy Status, B25003 Tenure, and B25004. Vacancy Status. 2007 ACS 1-Year Estimates; B25003. Tenure and C25004. Vacancy Status. 2005-2007 ACS 3-Year Estimates.



**Figure 30 Tenure by 2000 Census Tract**



**Figure 31 Reasons for Vacancy by 2000 Census Tract**



**Table 13 Number of Housing Units in a Structure in Enfield**

Number of Units/Type of Unit	Percent (%)			
	Town of Enfield		Hartford MSA	Hartford-West and East Hartford MSA
	2000	2005-2007 Estimates	2000	2007 Estimates
1, detached	68.94	71.90	58.2	59.10
1, attached	4.9	4.7	5.05	4.43
2	6.8	8.5	7.63	6.64
3 or 4	7.77	5.36	9.31	9.26
5 to 9	4.17	3.39	6.45	5.88
10 to 19	2.49	2.66	4.42	4.47
20 to 49	1.31	1.02	3.55	3.97
50 or more	3.50	2.17	4.6	5.51
Mobile Home	0.12	0.1	0.71	0.64
Boat, RV, van, etc.	0	0	0.01	0.04

Source: US Census Bureau. H30. Units in Structure. Census 2000 Summary File 3, Sample Data.

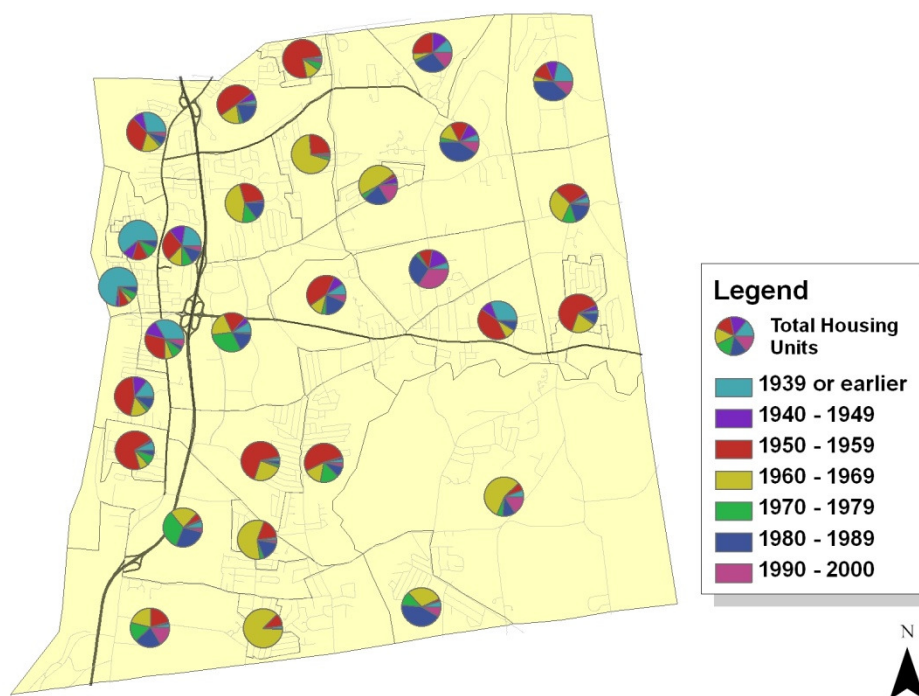
**Table 14 Household Size for Enfield**

Persons per Household	Percent of Households (%)			
	Town of Enfield		Hartford MSA	East H.-West H.-Hartford Metro Area
	2000	2005-2007 Estimate	2000	2007 Estimate
1	24.92	22.49	27.11	27.75
2	34.10	34.92	33.24	33.68
3	16.78	19.04	16.32	16.32
4	15.15	14.40	14.69	13.97
5	6.48	7.3	6.16	5.92
6	2.16	0.91	1.7	1.65
7 or more	0.4	0.89	0.77	0.67

Source: US Census Bureau. H16. Household Size. Census 2000 Summary File 3, Sample Data; B25009. Tenure by Household Size, 2007 ACS, 1-Yr Estimates.

### *Age of Housing*

Houses in Enfield were built, on average, in 1960. Figure 32 shows how the age of housing varied by area in 2000. The Thompsonville neighborhood stands out by having the greatest proportion of houses in Enfield that were built on or before 1939. The housing in most other parts of town were built during the 1950s and 60s, which corresponds to the population increases described in Chapter 2.

**Figure 32 Age of Housing by 2000 Census Tract**

## *Housing Value & Rent*

In Enfield, the median value for a house occupied by its owner in 2000 was \$124,500. At the regional level, the median value for specified owner-occupied housing units in 2000 was \$151,220; slightly higher than average home values in Enfield.

In 2005-2007, the median value for an owner-occupied house in Enfield was \$203,900. In 2007, the median value for owner-occupied housing units in the region was \$255,300, still slightly higher than in Enfield.

Table 15 shows the proportion of housing units in each value category in 2000 and 2007 in Enfield and the Hartford Metro Area. The data indicates that 65% of all housing units in Enfield were valued at \$100,000 to \$149,999. Housing values increased in 2005-2007, with most houses now in the \$150,000 to \$299,999 range.

<b>Table 15 Housing Values</b>				
	<b>Percent of Housing Units (%)</b>			
	<b>Town of Enfield</b>		<b>Hartford MSA</b>	<b>East H.-West H.-Hartford Metro Area</b>
	<b>2000</b>	<b>2005-2007 Estimate</b>	<b>2000</b>	<b>2007 Estimate</b>
Less than \$ 50,000	0.76	0.32	2.38	0.72
\$ 50,000 to \$ 99,999	15.95	1.66	16.45	2.16
\$ 100,000 to \$ 149,999	65.60	10.98	35.88	7.53
\$ 150,000 to \$ 199,999	13.84	34.59	23.06	16.46
\$ 200,000 to \$ 299,999	3.12	39.84	15.73	33.45
\$ 300,000 to \$ 499,999	0.53	11.63	5.17	30.21
\$ 500,000 to \$ 999,999	0.15	0.93	1.09	8.57
\$ 1000,000 or more	0	0	0.2	0.85
Source: US Census Bureau. H84. Value for All Owner-Occupied Housing Units. Census 2000 SF3- Sample Data; C25075. Value for Owner-Occupied Housing Units. 2005-2007 ACS 3-Year Estimates; B25075. Value for Owner-Occupied Housing Units. 2007 ACS 1-Year Estimates.				

Median gross rent in Enfield was \$719 in 2000.<sup>10</sup> By 2005-2007, median rent in Enfield increased to \$942.<sup>11</sup> The Fair Market Rents computed by Department of Urban Housing and Development (HUD) show similar changes. Fair market rent (FMR) is an estimate of gross rent, which includes rent for shelter and all tenant-paid utilities, except phone, cable or other television and internet services. HUD computes FMR to ensure that there is sufficient supply of rental housing for program participants in a given area.<sup>12</sup> FMR excludes non-market rental housing such as public housing. HUD uses FMRs to determine payment amounts for the following programs:

<sup>10</sup> Capitol Region Council of Governments. Appendix 17: Median Gross Rent & Median Home Value, 1980-2000. Trends Shaping Our Region: A Census Data Profile of Connecticut's Capitol Region.

<sup>11</sup> US Census Bureau. B25064. Median Gross Rent. 2005-2007 ACS 3-Year Estimates.

<sup>12</sup> US Dept. of Housing and Urban Development. Fair Market Rents: An Overview. Retrieved on Jan. 13, 2009 from: <http://www.huduser.org/datasets/fmr.html>

- Housing Choice Voucher programs,
- certain Section 8 contracts,
- Housing Assistance Payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy (Mod Rehab) program, and
- the HOME rental assistance program

All Hartford MSA/FMRA FMRs apply to Enfield. Table 16 shows FMRs for Enfield for selected years and their change over that time.

<b>Table 16 Fair Market Rents by Type of Unit for Enfield (\$)</b>					
<b>Year</b>	<b>Efficiency</b>	<b>1-Bdrm</b>	<b>2-Bdrm</b>	<b>3-Bdrm</b>	<b>4-Bdrm</b>
2000	438	545	697	875	1,062
2005	593	710	873	1,053	1,214
2006	669	801	979	1,176	1,460
2009	697	835	1,021	1,226	1,522
Change from 2000 to 2005	35.38 %	30.27 %	25.25 %	20.34 %	14.31 %
Change from 2006 to 2009	4.18 %	4.24 %	4.29 %	4.25 %	4.24 %
Source: US Dept. of HUD. Fair Market Rent Documentation. Retrieved on Jan. 9, 2009 from: <a href="http://www.huduser.org/datasets/fmr.html">http://www.huduser.org/datasets/fmr.html</a>					

## *Housing Sales*

Between 2005 and 2006, a total of 727 houses were sold in Enfield. Seventy-five percent of them were single-family homes, and 19% were condominiums. Enfield's house sales represented 5.6% of house sales in the Capitol Region. They were sold for an average \$212,299, which is approximately \$27,000 less than the average sales price in the Capitol Region as a whole (\$284,317).

## Housing Issues

### *Housing Affordability*

Housing affordability in Connecticut is an issue of great concern. Housing prices and rents in Connecticut are high compared to the average housing cost in the country as a whole. Low and moderate income households gain greater risk of losing their home or being unable to find one they can afford given three significant economic conditions:

- rising housing construction costs due to the increasing costs of building materials such as lumber, steel and concrete,
- rising energy costs, and
- rising unemployment throughout all industry sectors and communities in Connecticut.<sup>13</sup>

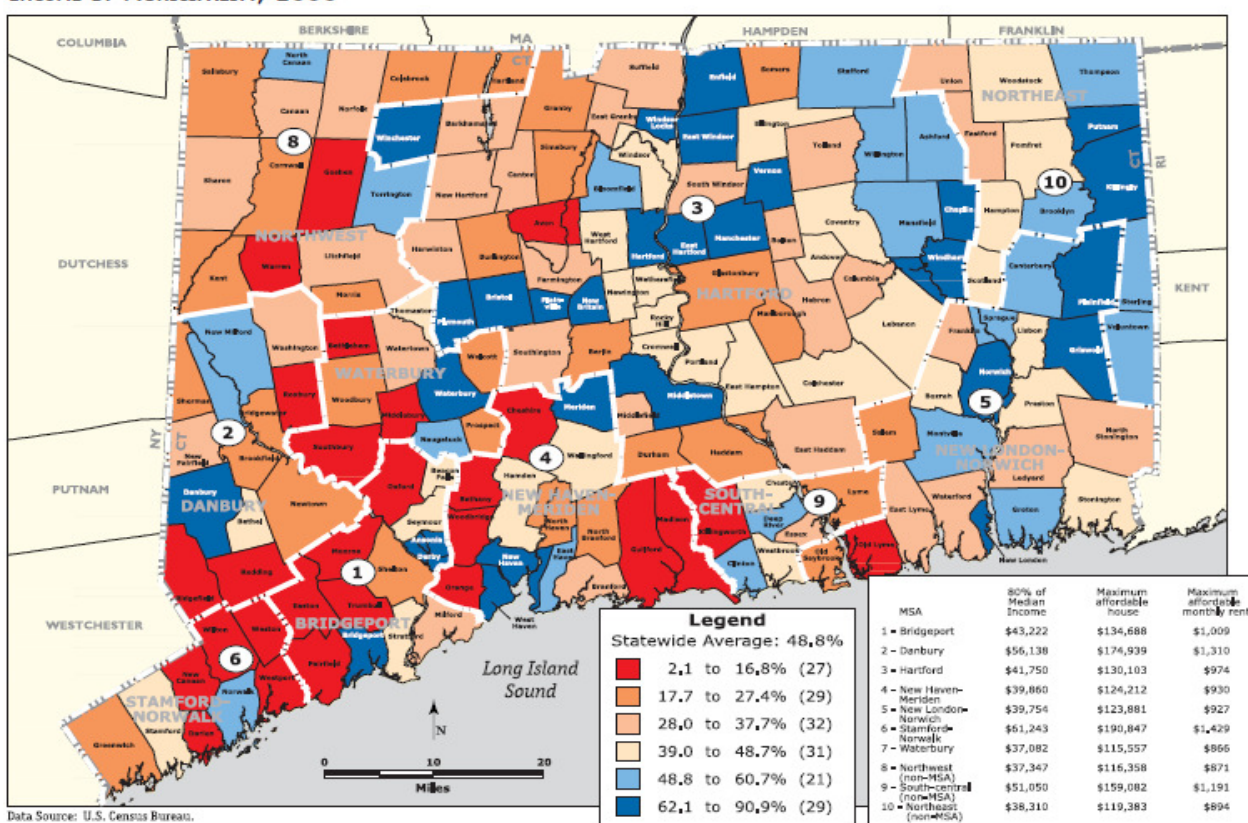
Housing affordability refers to the proportion of a household's income that is used to pay for housing costs compared to the proportion of income used to pay for other living expenses.

<sup>13</sup> Dept. of Economic and Community Development. Long Range State Housing Plan 2005-2009.

Generally, if housing costs require 40% or less of a household's annual income, housing is considered affordable. However, the percentage used to determine affordability may vary from agency to agency.

The 2003 Connecticut MetroPatterns study considered housing to be affordable if annual mortgage costs do not exceed 25% of the household income. This study used data from the US Census 2000 to show how housing affordability varied throughout the State of Connecticut. Figure 33 illustrates their finding that in the year 2000 approximately 48% of all housing units in the State of Connecticut were "affordable to households with 80% of the median income for their region." As shown in Figure 33, the Town of Enfield had one of the highest percentages (62 - 90%) of housing affordability in the Connecticut.<sup>14</sup>

**MAP 12: PERCENTAGE OF HOUSING UNITS AFFORDABLE TO HOUSEHOLDS WITH 80 PERCENT OF THE REGIONAL MEDIAN INCOME BY MUNICIPALITY, 2000**



**Figure 33 Affordable Housing in Connecticut**

Another study, the Capitol Region Home Sales Price Report, suggested that the affordability situation remained the same as of September 2006. This study focused on Connecticut's Capitol Region, and looked at new and existing housing sales price reports, which were supposed to reflect market trends better than census data based on income and housing value alone. The study revealed, "74% of all [home] sales in the region exceeded affordable prices for those

<sup>14</sup> Orfield, Myron and Thomas Luce. Connecticut Metropatterns: A Regional Agenda for Community and Prosperity in Connecticut. AMEREGIS Metropolitan Area Research Corporation. March 2003.

earning the median income.”<sup>15</sup> The report suggested that “moderate-income households [households earning \$44,655 on average] have limited choices in homeownership and may be forced either to take on risky mortgages or put off homeownership. Low income households, earning \$28,535, face even more challenges.”<sup>16</sup>

The 2006 Home Sales Price Report listed the Town of Enfield among the eight municipalities within the Capitol Region in which “more than 20% of sales [were] affordable to moderate-income households.”<sup>17</sup> Table 17 compares housing affordability in Enfield to that of the region as a whole.

<b>Table 17 Comparison of Housing Affordability in 2006</b>					
	<b>Single Family</b>	<b>Two Family</b>	<b>Three Family</b>	<b>Condo</b>	<b>All Categories</b>
Enfield	118	118	114	121	118
Capitol Region	90	102	98	131	99
Source: Capitol Region Council of Governments. Capitol Region Home Sales Price Report, July 2001 to June 2006. Sept. 2006. Pg. 20					

These housing affordability values were determined using a housing affordability index based on a formula developed by the National Association of Realtors. The formula considered median sales prices and median household income for each municipality and the region as a whole, and the national average mortgage rate. The formula compares the income needed to qualify for a typical 30-year fixed-rate mortgage at a 6.5% interest on a home at the median sales price to the median household income in 2005 for each municipality and for the region as a whole. The index is used to show how affordable the average house sales price is. Higher index numbers represent greater affordability.

### *Housing Assistance*

This section presents data about the amount of housing units that participate in a government housing assistance program. According to the 1999 Enfield POCD, 11.43% of all housing units in the town participated in a housing assistance program. In 2007 (as shown in Table 18), 12.15% of all housing units in Enfield participated in some sort of housing assistance program. This was less than the percentage of units in the state as a whole that participated in those programs.

<sup>15</sup> Capitol Region Council of Governments. Capitol Region Home Sales Price Report, July 2001 to June 2006. Sept. 2006. Pg. 5

<sup>16</sup> Capitol Region Council of Governments. Capitol Region Home Sales Price Report, July 2001 to June 2006. Sept. 2006. Pg. 5

<sup>17</sup> Capitol Region Council of Governments. Capitol Region Home Sales Price Report, July 2001 to June 2006. Sept. 2006. Pg. 1



**Table 18 Comparison of Assisted Housing Units in Enfield and the State of Connecticut**

	<b>2000 Census Housing Units</b>	<b>Governmentally Assisted Units</b>	<b>CHFA Mortgages</b>	<b>Deed Restricted Units</b>	<b>Total Assisted Units</b>	<b>Assisted Housing Units (%)</b>
Enfield	17,043	1,572	491	7	2,070	12.15
Total Exempt Municipalities	639,517	96,761	16,573	2,883	116,217	18.17
Note: The number of units that receive assistance will vary from year to year depending on tenants' or buyers' use of government assistance programs since these figures exclude public housing projects.						
Source: State of Connecticut, Department of Economic and Community Development. 2007 Affordable Housing Appeals List - Exempt Municipalities. Retrieved on December 29, 2008 from: <a href="http://www.ct.gov/ecd/lib/ecd/housing_reports/2007_affordable_appeal_list.pdf">http://www.ct.gov/ecd/lib/ecd/housing_reports/2007_affordable_appeal_list.pdf</a>						

Table 19 lists some of the housing opportunities offered by the Enfield Housing Authority. In fiscal year 2008-2009, the Enfield Housing Authority administrated 414 housing units. In addition, the Authority managed several programs under contract with US Dept. of HUD, including the Freshwater Pond 75-unit apartment complex and the Section 8 Housing Choice Voucher program. The Authority accepted 136 vouchers from Enfield residents, and 6 from other jurisdictions. There currently are lengthy waiting lists for all of its properties and programs.

**Table 19 Enfield Housing Authority Housing Units**

Housing Type	Complex Name	# of Units	Base Rent (\$)				
			Efficiency	1-Bdrm	2-Bdrm	3-Bdm	4-Bdrm
Family Housing	Green Valley Village	84	—	—	230	245	255
Family Housing	Laurel Park	90	—	—	230	245	255
Elderly Housing	Enfield Manor & Extension	80	235	250	—	—	—
Elderly Housing	Windsor Court	40	—	195	—	—	—
Elderly Housing	Ella Grasso Manor	40	195	210	—	—	—
State Financed Congregate Housing	Mark Twain Congregate Living Center	80	\$310 - \$375 including all utilities + \$192 service fee				
Total # Units		414					
Source: Enfield Housing Authority. Annual Report FY2008-2009.							

Effective January 1, 2009, the Enfield Housing Authority is using a new rental rate structure, the first increase in five years. The new rates are:

- Moderate Income Rental - \$313 per month
- Elderly Housing Rental - \$285 per month
- Congregate Housing Rental - \$344 + \$192 service fees

## *Homelessness*

According to the Long Range State Housing Plan 2005-2009, homelessness is a problem throughout the entire State of Connecticut. Homeless people, as defined by the McKinney Act, include persons living in streets, abandoned buildings, cars and substandard housing. Estimates suggest that there may be 3,000 to 5,000 homeless individuals in the state, and state-funded shelters report not having sufficient capacity to accommodate all the people that seek assistance. An alarming 16.5% of Connecticut's homeless shelter clients are individuals under 18 years of age. The study listed the top factors leading to homelessness: substance abuse (28.2%), unemployment (21.7%), and expenses that exceed income (19.2%).<sup>18</sup> The study did not indicate whether any of these factors were correlated amongst themselves, but high unemployment rates and housing prices suggest that economic conditions are contributing more to today's homelessness than other typical factors.

## *Special Needs Groups*

### *Elderly Persons*

Throughout the nation and the state, the elderly population is increasing and requiring a different form of support and care than did previous generations of elderly people. The Long Range State Housing Plan 2005-2009 indicates that elderly people are facing many housing challenges. Many elderly people do not work and have a fixed income that does not adjust to rising costs of living. They also tend to become increasingly isolated and dependent on the help of others as their ability to drive diminishes. As a result, many elderly persons are forced to seek new housing. Many look for housing that is affordable and located in areas where services such as medical care, pharmacies, food stores, and public transportation systems are easily accessible.<sup>19</sup> Others who wish or require more support may look for group housing with full-time staff and services.

### *People with Disabilities*

According to the Long Range State Housing Plan 2005-2009, there is an acute affordable housing crisis for persons with disabilities living in Connecticut. Due to the state's high rental and housing costs, a person with disabilities who receives Federal Supplemental Security Income and State Supplemental Income benefits cannot pay only 30% of their monthly income on rent regardless of the town or city in which they live.<sup>20</sup>

### *Supportive Housing for People with AIDS*

Many of the AIDS housing programs in Connecticut serve only individuals. Connecticut also has a higher rate of women living with AIDS than in the nation as a whole. Providers must develop mechanisms to include consumers in the planning and development of housing for persons living with HIV/AIDS. As people have become empowered and have learned to live with HIV/AIDS, they have developed a greater desire to be involved in the decisions regarding their lives. People are more concerned with social and economic issues than with their health issues.<sup>21</sup>

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<sup>18</sup> Connecticut Dept. of Economic and Community Development. Long Range State Housing Plan 2005-2009. Pg. 46-48

<sup>19</sup> Connecticut Dept. of Economic and Community Development. Long Range State Housing Plan 2005-2009. Pg. 90

<sup>20</sup> Ibid.

<sup>21</sup> Ibid. Pg. 91-92



### *De-incarcerated Persons*

People who are released from prison find many obstacles to rehabilitation and reintegration to society. Difficulties finding work and adequate housing are two factors that deter them from succeeding. According to the Long Range State Housing Plan for 2005-2009, many de-incarcerated persons return to major urban areas where there are no jobs, and to neighborhoods that have deteriorated housing and high rates of unemployment and crime. Most of them also depend on public transportation, which makes travel between home and work difficult. Often many of the jobs available are not within reach of existing bus routes.<sup>22</sup>

### *Property Taxes*

Property taxes in the Northeast are generally higher than in other parts of the country. The State of Connecticut is one of the highest, and Hartford County ranked 57<sup>th</sup> highest real estate taxes paid in the country in 2005-2007.<sup>23</sup> The information presented here can help to better understand the impact that property taxes may have in the community.

The State of Connecticut defines a mill rate as one dollar of tax collected for each one thousand dollars of property assessment.<sup>24</sup>

### *Property Taxes Paid in Enfield*

**Table 20 Property Taxes Paid for Specified Owner-Occupied Housing Units**

	Percent of Specified Owner-Occupied Units (%)			
	Town of Enfield		Hartford MSA	East H.-West H.-Hartford Metro Area
	2000	2005-2007 Estimate	2000	2007
Less than \$800	1.96	1.49	1.68	1.65
\$ 800 to \$ 1,499	6.52	2.98	5.64	2.94
\$ 1,500 or more	91.51	95.4	92.59	94.88
No real estate taxes paid	0	0.11	0.07	0.5
Median real estate taxes in Enfield	\$ 2,483			
Note: 2007 1-Year Estimates not available for the Town of Enfield.				
Source: US Census Bureau. HCT19. Real Estate Taxes. Census 2000 Summary File 3, Sample Data; B25102. Mortgage Status by Real Estate Taxes Paid. 2005-2007 ACS 3-Year Estimates; B25102. Mortgage Status by Real Estate Taxes Paid. 2007 ACS 1-Year Estimates.				

In 2008-2009, the Town of Enfield offered Real Estate Tax Exemption and Homeowner's Credits for homeowners age 65 or older and those who are totally disabled. Eligibility for tax credit is based on state income guidelines, while exemptions are based on military and disability status.<sup>25</sup>

<sup>22</sup> Ibid. Pg. 92-93

<sup>23</sup> Property Tax on Owner-Occupied Housing, by County, Ranked by Property Taxes Paid, 2005-2007 Average. Retrieved on June 11, 2009 from: <http://www.taxfoundation.org/taxdata/show/24052.html>

<sup>24</sup> Retrieved on September 18, 2009 from: [www.ct.gov/opm/cwp/view.asp?2987&q=385976&opmNav\\_GID=1807](http://www.ct.gov/opm/cwp/view.asp?2987&q=385976&opmNav_GID=1807)

<sup>25</sup> Retrieved on March 26, 2009 from: [http://www.enfield-ct.gov/filestorage/91/803/121/Tax\\_Collector\\_Town\\_of\\_Enfield.pdf](http://www.enfield-ct.gov/filestorage/91/803/121/Tax_Collector_Town_of_Enfield.pdf)

## Findings

- There are different sources of information about the total number of housing units in Enfield. Some sources indicate that Enfield's housing stock has been decreasing since 2000, while others show that it has increased. The upcoming 2010 Census may provide a more accurate assessment of Enfield's total housing units.
- Vacant housing is not a significant problem in Enfield. Only three percent of houses are vacant and they are either available for rent or on sale.
- The majority of housing sales in Enfield were affordable to moderate income households; more so than sales in other parts of the Capitol Region.
- The Town of Enfield has five agencies that deal with a variety of housing issues. There is a need for these agencies to communicate and continue to work together to address the breadth of housing issues present in Enfield.
- The proportion of housing units that receive government assistance in Enfield is similar to the statewide proportion.
- The deterioration of the Thompsonville, North Thompsonville and Hazardville neighborhoods is a recurring issue.
- The regional plan also supports the idea that neighborhoods have to be better connected to regional transportation system, validating public comments about the need to provide better public transportation in Enfield and the possibility of reestablishing rail service to Enfield.
- The State of Connecticut's laws and plans call for an integrated approach to housing and infrastructure development to ensure that development occurs in an orderly manner and that there are sufficient and affordable housing choices, particularly to meet the needs of young and elderly households. While the Town of Enfield's housing data show that housing is relatively affordable, there is still a gap in housing alternatives for young and elderly households that needs to be addressed in the future in order to comply with state mandates.
- State legislation promotes and requires state agencies and municipalities to have consistent housing policies and implement effective controls. The town needs to ensure that its plans and zoning ordinances reflect state policies.
- Public input reveals that many Enfield residents believe that the key to solving neighborhood problems in areas like Thompsonville is to encourage homeownership. However, the Capitol Region Council of Governments emphasizes on preserving rental housing that is affordable to attract and retain young workers. This suggests that the Town will have to take a different approach to problems associated to rental housing. The current approach threatens to push away the very age groups that can help the community grow and prosper. Assuming that homeowners have a greater motivation to maintain their properties ignores that there are homeowners who don't have the means to afford to maintain their property at a certain level, that there are people who just don't care, can't or don't know how to do repairs on their own. Negligent landlords have to be dealt with directly by the town for code violation or abandonment. Rental housing in urban areas can be considered an asset because it suits the needs of people that can't buy a home, yet prefer smaller living arrangements and greater accessibility to services without depending on cars. Also, absentee landlords are not inherently irresponsible, nor are tenants inherently problem people. The current national housing lending crisis

attests to the fact that not everyone can realistically be a homeowner and that options for greater residential options are needed for a wide range of demographic groups. Housing that is affordable and does not have long-term commitment is also a valuable asset for families who have to make the transition between the realities of job loss.

